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Docket: 186237/US (former Attorney Docket No. 18822-11)

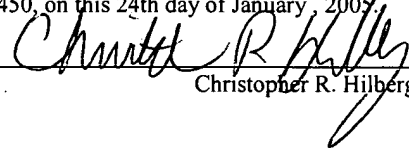
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor:	Harry T. Kloor	
Appln. No.:	09/714,018	
Filing Date:	November 16, 2000	Examiner: McClellan, James S.
Title:	Dual Transaction Authorization System and Method	Group Art Unit: 3627

AMENDMENT AND RESPONSE

Mail Stop Amendments
Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

I hereby certify that this document is being sent via First Class U. S. mail addressed to: Commissioner for Patents, P. O Box 1450, Alexandria, VA 22313-1450, on this 24th day of January, 2005.


Christopher R. Hilberg

Dear Sir:

In response to the Office Action of August 23, 2005 please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.